

### ABSTRACT OF THE DISCLOSURE

The present invention, generally speaking, provides a scalable distributed commerce system architecture for transaction processing. The distributed commerce system takes advantage of the wireless infrastructure and the Web infrastructure to provide the capabilities of distributed (mobile) commerce along with many of the benefits of e-commerce. Preferably, the system is based on open standards, making possible ubiquitous "any-to-any-to-any" transaction processing in which any compliant transaction terminal can communicate over any suitable wireless carrier and engage any transaction processor to successfully complete a wireless transaction. With the proliferation of wireless technologies, wireless transaction processing is expected to offer high-speed, reliable data transport, lower terminal costs, and lower wireless service costs (as compared to land-line charges). An important feature of the system is that an intermediate server receives data from a transaction terminal and processes the data. The processed data may then be forwarded to a transaction processor. The intermediate server may perform various types of processing, for example data format conversion, protocol conversion, etc. The server also makes possible various "value added services," e.g., ATM services, e-mail advertising services, customer attrition prevention services, customized reporting services, frequency and loyalty programs, etc. By linking the server to the Web, distributed commerce is able to incorporate the defining attributes of e-commerce, i.e., user convenience, greater satisfaction of demand, vendor efficiency and massive scalability. Parties using the system are able to obtain desired information in real time and take action (e.g., activate and deactivate terminals) in near-real time. The intermediate server makes possible the use of a "soft" transaction terminal, i.e., a "thin-client" (or pseudo thin-client) transaction terminal whose characteristics are determined in large part by the server. Tools are provided to effectively and efficiently manage provisioning, diagnostics, and reporting via a Web browser, enabling merchant acquirers and card processors a

fast and easy way to offer and manage a wireless transaction processing program  
with no systems development.

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